What is claimed is:

1.   A method for using an encrypted file in e-commerce on the internet which comprises the steps of:

creating said file, with said file having a first part and a second

5   part;

encrypting said first part of said file with a first private key, wherein said first part of said file includes a second private key; and

encrypting said second part of said file with said second private key.

10   2.   A method as recited in claim 1 further comprising the steps of:

decrypting said first part of said file with said first private key in response to a commercial transaction between a seller and a buyer;

retrieving said second private key from said first part; and

decrypting said second part of said file with said second key.

15   3.   A method as recited in claim 2 further comprising the steps of:

presenting said file on the Internet, wherein said presenting step is accomplished by the seller;

selecting said file from the Internet, wherein said selecting step is accomplished by the buyer; and

20   sending said first part of said file to a transaction agent for decrypting said second part of said file.

4.   A method as recited in claim 3 wherein said commercial transaction is accomplished using the steps of:

debiting a buyer's account for a predetermined amount by said

25   transaction agent in response to said sending step; and

crediting a seller's account with said predetermined amount by said transaction agent in response to said debiting step.

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5.   A method as recited in claim 2 wherein decrypting said first part requires a first operation and decrypting said second part requires a second operation.

6.   A method as recited in claim 5 wherein said first operation is the same as said second operation.

7.   A method as recited in claim 1 wherein said first private key and said second private key are provided by the seller.

8.   A method as recited in claim 1 wherein said step of decrypting said first part is accomplished by said transaction agent.

9.   A method as recited in claim 1 wherein said step of decrypting said second part is accomplished by the buyer.

10.   A method as recited in claim 1 wherein said second part is a content, and further wherein said content includes work selected from a group consisting of books, documents, pamphlets, movies, songs, games, pictures and software.

11.   A system for conducting a secure transaction in e-commerce over the Internet which comprises:

a means for use by a seller for creating an internet file, said file having a first part containing administrative information about said file and a second part containing a content including transactional subject matter;

a first private key for encrypting said first part;

a second private key for encrypting said second part; and

a means for releasing said second key for use in decrypting said second part to reveal said content to a buyer.

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12.   A system as recited in claim 11 wherein said second private key is provided by the seller.

13.   A system as recited in claim 11 wherein said first key is provided by a transaction agent.

5   14.   A system as recited in claim 11 wherein said content of said file has a value established by a seller and said system further comprises:

a buyer's account maintained by a transaction agent for the buyer;

a seller's account maintained by the transaction agent for the

10   seller; and

a means for transferring funds of said value from the buyer's account to the seller's account when said second part of said file is revealed.

15.   A system as recited in claim 11 wherein said file further contains

15   a clear-text header, with said header including advertising material and commercial material about said file, and further wherein said content of said second part includes work selected from a group consisting of books, documents, pamphlets, movies, songs, games, pictures and software.

16.   A method for conducting encrypted commercial transactions between a buyer and a seller, wherein said method involves a transaction agent and comprises the steps of:

presenting a file, said file being created by the seller and containing at least an overhead and a content, with said overhead being encrypted with a first private key and said content being encrypted with a second private key; and

decrypting said content of said file by employing said second private key to reveal said content of said file for use by the buyer in response to a commercial transaction between the buyer and the seller.

17.   A method as recited in claim 16 wherein said presenting step is accomplished on an Internet.

18.   A method as recited in claim 16 wherein said decrypting step is accomplished by the transaction agent.

19.   A method as recited in claim 16 wherein said decrypting step is accomplished by the buyer.

20.   A method as recited in claim 16 wherein said first private key is known to only the transaction agent and the seller for encrypting/decrypting said content of said file.